

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Karen Shapiro  
 Debtor

Case No. 18-15061-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db +Karen Shapiro, 3255 Melanie Court, Bethlehem, Pa 18020-7703  
 tr +WILLIAM MILLER, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14174488 +Bosco's credit card, PO Box 18303, Columbus, OH 43218  
 14174489 +Capital One, Hyatt, Hyatt & Landau, Two Industrial Way, PO Box 500,  
 Eatontown, NJ 07724-0500  
 14174491 +Carrington Mortgage, PO Box 5001, Westfield, IN 46074-5001  
 14174492 Credit One Credit Card, PO Box 470237, Atlanta, GA 30374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: AndrewCarrollEsq@gmail.com Aug 23 2018 01:53:45 ANDREW M. CARROLL,  
 Law Office of Andrew M. Carroll, 285 Chestnut Street, Hammonton, NJ 08037  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2018 01:54:06  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2018 01:54:19 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreign03.ph.ecf@usdoj.gov Aug 23 2018 01:54:11 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14177323 EDI: GMACFS.COM Aug 23 2018 05:48:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 14174487 +EDI: GMACFS.COM Aug 23 2018 05:48:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 14174490 EDI: CAPITALONE.COM Aug 23 2018 05:48:00 Capital One, Po Box 85015, Richmond, VA 23285  
 14174493 EDI: WFNNB.COM Aug 23 2018 05:48:00 Overstock, PO Box 18303, Columbus, OH 43218  
 14174494 +E-mail/Text: tcm.bk@icba.tcmbank.com Aug 23 2018 01:54:31 TCM Bank, N.A.,  
 2701 N Rocky Point, Suite 700, Tampa, FL 33607-5936

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

ANDREW M. CARROLL on behalf of Debtor Karen Shapiro AndrewCarrollEsq@gmail.com  
 KEVIN G. MCDONALD on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
 WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
 ECF\_FRPA@Trustee13.com

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Karen Shapiro</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-15061-ref</b>		
	Social Security number or ITIN	<b>xxx-xx-3269</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 7/31/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Karen Shapiro	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3255 Melanie Court Bethlehem, Pa 18020	
<b>4. Debtor's attorney</b> Name and address	ANDREW M. CARROLL Law Office of Andrew M. Carroll 285 Chestnut Street Hammonton, NJ 08037	Contact phone 856 – 426 – 9815 Email: AndrewCarrollEsq@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 8/22/18

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 11/17/18**

**Filing deadline: 1/27/19**

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 470.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**10/25/18 at 09:00 AM** , Location: **Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.